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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



APPLICANT : George H. Butcher, III
SERIAL NO. : 09/919,456
FILED : July 31,, 2001
ASSY. DOCKET : 7056.025
TITLE : METHOD OF STRUCTURING A CREDIT
ENTAILING A FIXED PAYMENT COMPONENT
AND A VARIABLE PAYMENT COMPONENT
BASED ON A TAX RATE CHANGE

REGULAR MAIL CERTIFICATE

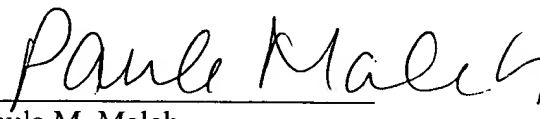
Date of Deposit: November 2, 2001

I hereby certify that the following attached paper(s) and/or fee

- (1) A Copy of the Notice to File Missing Parts of Application;
- (2) An Executed Declaration for Patent Application;;
- (3) A credit card payment form in the amount of \$130.00 (missing parts surcharge);
- (4) A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

by depositing same in a postage prepaid envelope in an official depository under the exclusive care and custody of the United States Postal Service under 37 C.F.R. Section 1.10 on the date indicated above and is addressed to the "Assistant Commissioner for Patents, Box Missing Parts, Washington, D.C. 20231"

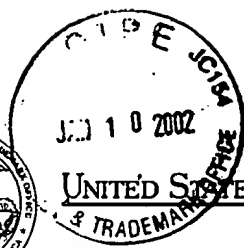
Respectfully submitted,
DREIER & BARITZ LLP


Paula M. Maleh

Dated: November 2, 2001

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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/919.456	07/31/2001	George H. Butcher III	7056.025

CONFIRMATION NO. 3566

FORMALITIES LETTER



OC000000006520711

25546
DREIER & BARITZ LLP
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NEW YORK, NY 10022

Date Mailed: 09/06/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

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PART 2 - COPY TO BE RETURNED WITH RESPONSE

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